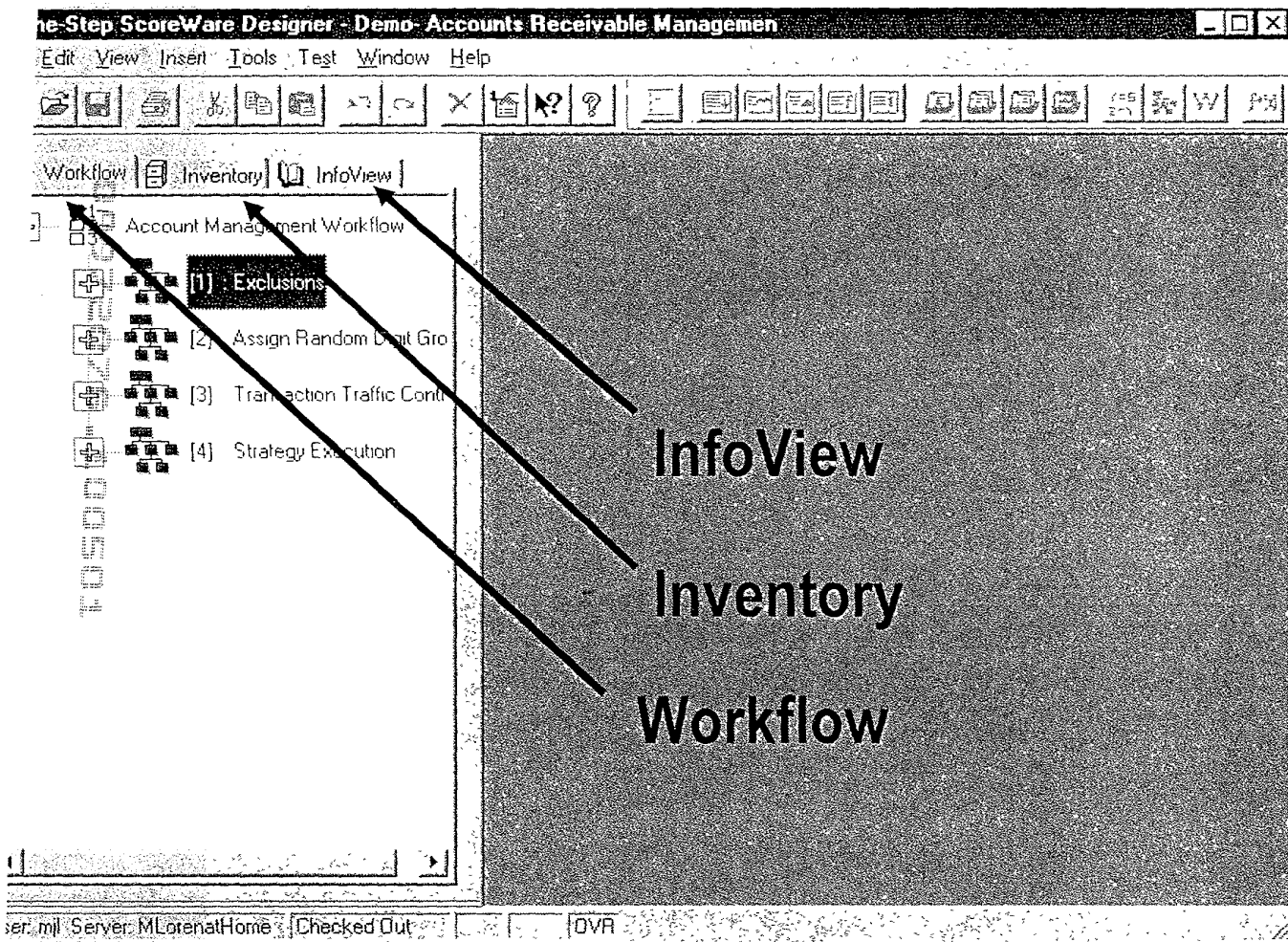


Fig. 2

Fig. 3



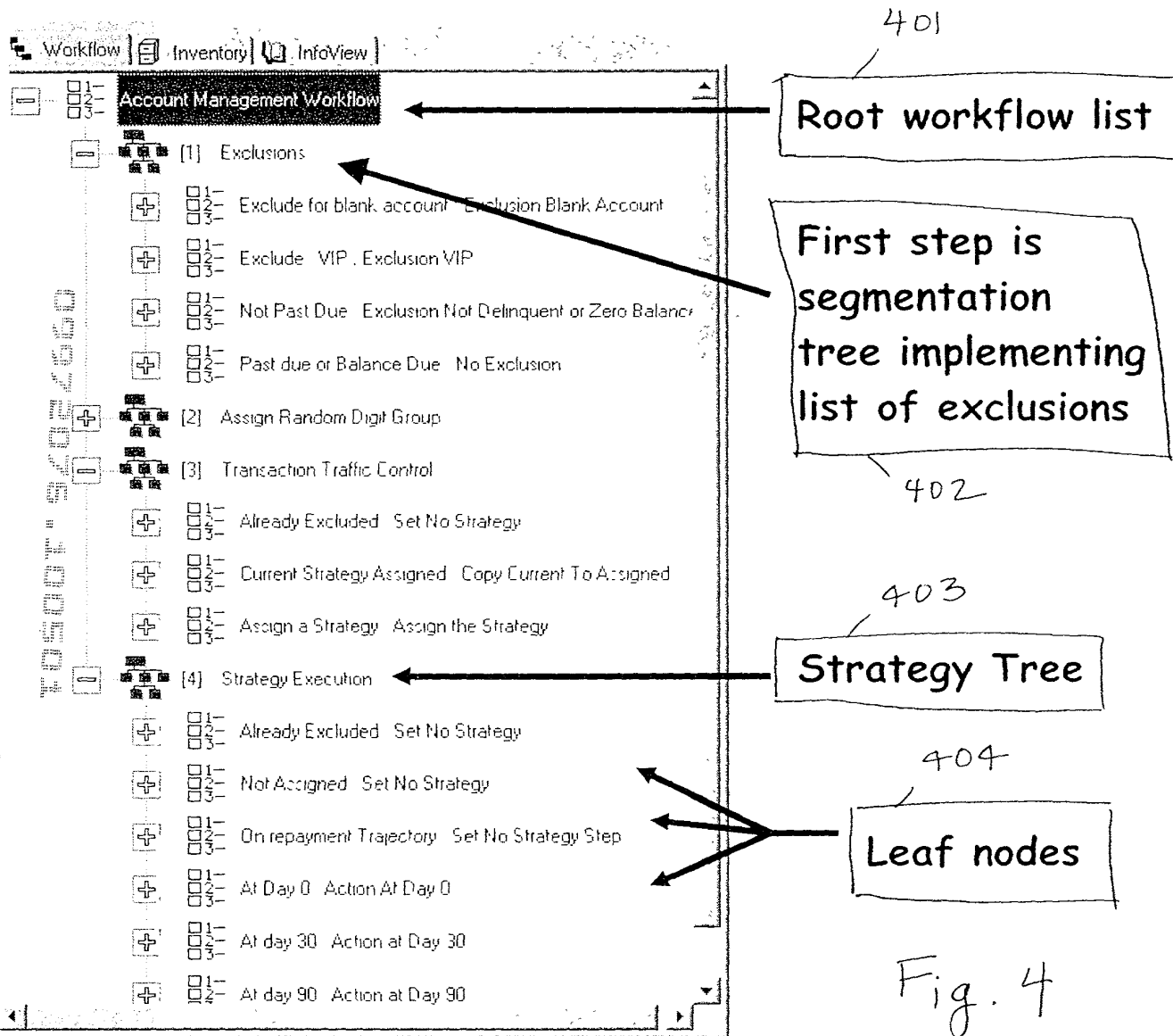
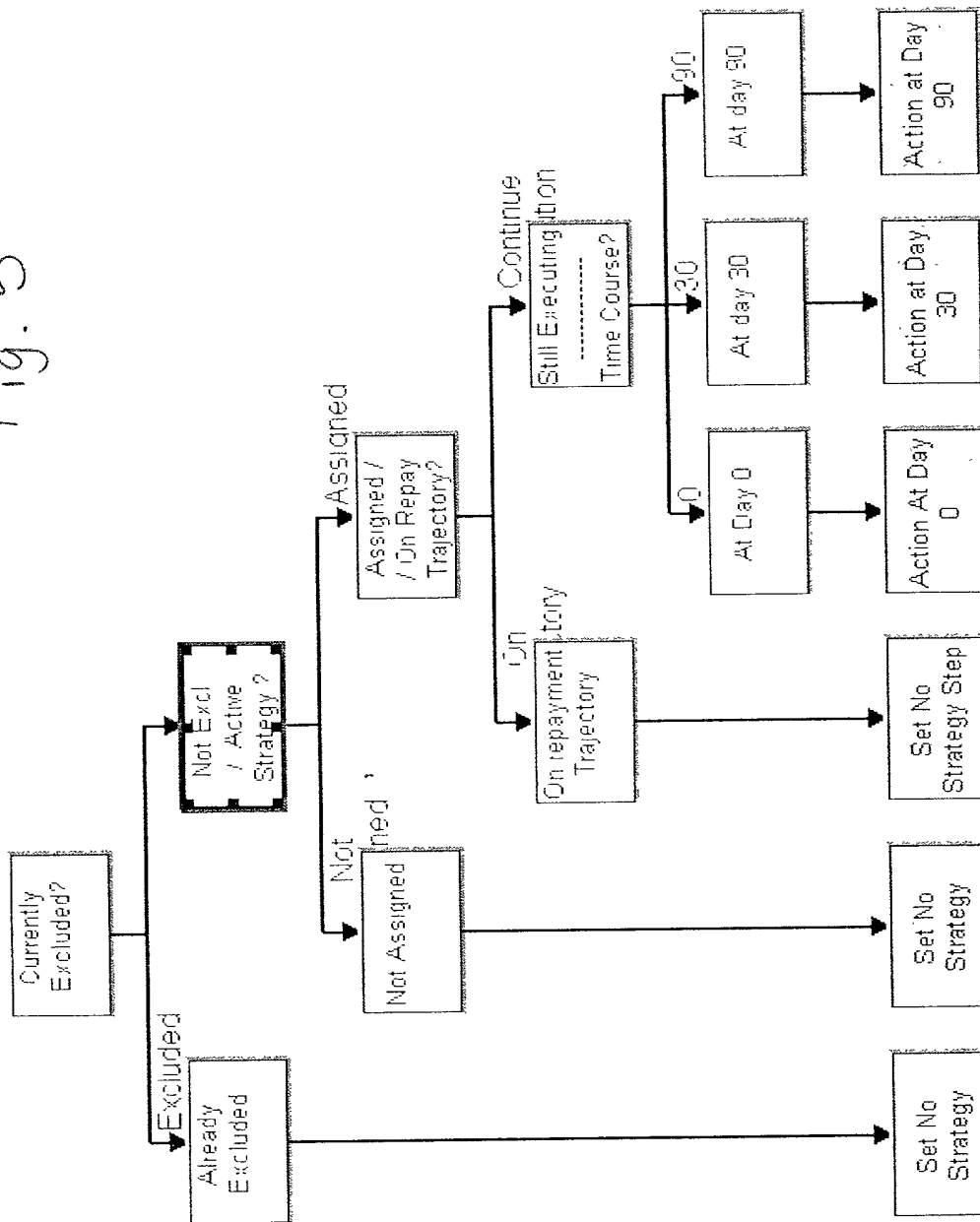


Fig. 5



**Expression Sequence Properties** [?] [X]

General | Statistics | **Sequence**

Assignments: [New] [X] [Down Arrow] [Up Arrow]

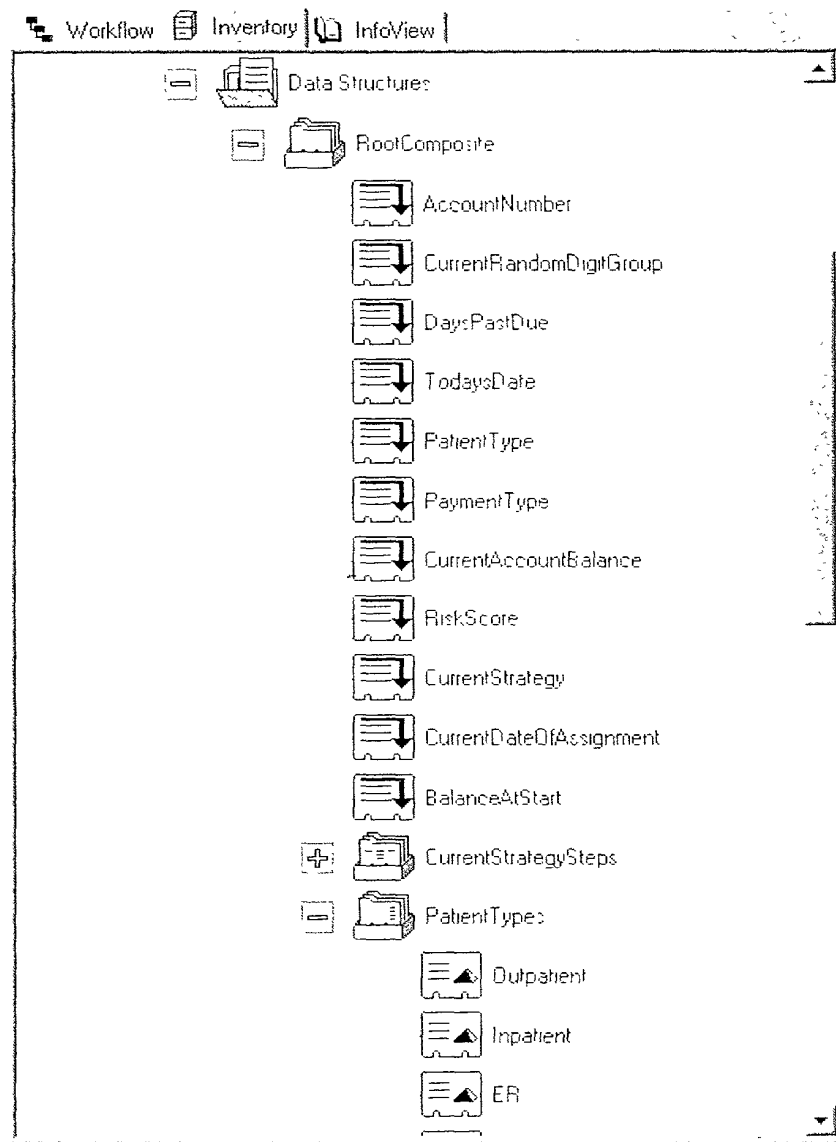
	Local Field	Data Type	Expression to Assign
1	AssignedStrategyID	* Integer	200
2	<b>RiskProfitQuadrant</b>	* Integer	<b>LowRiskHighProfit</b>
3	Description	* String	"Send Normal, Firm, to c
4	IsChamp	* Integer	True
5	StepDay0	* Integer	NormalBill
6	StepDay30	* Integer	FirmReminderLetter
7	StepDay90	* Integer	SendToCollections

[Left Arrow] [Right Arrow]

[OK] [Cancel] [Apply]

Fig. 6

Fig. 7



```

//
//
//
this = FALSE;
prefix = SubString(AccountNumber, 1, 1);

If {prefix == "9"} Then
    this = TRUE;
EndIf

```

```

//
// This public functions makes the work-around (and dangerous)
// assumption that iTemp will equal the index (step number) into
// the data segment.
//
// It returns the action code associated with the step.
//
this = NoActionCode;
i = 0;
For Each CurrentStrategySteps:
    i = i + 1;
    If (i == iTemp) Then
        this = Action;
    EndIf
EndFor

```

```

//
// The expected balance repayment trajectory is
// to repay from balance of B at time = 0 to balance of
// 0 at time = 45 days.
//
// The trajectory is (for now) assumed to be a straightline.
//
//
// this = FALSE;
//
// If (BalanceAtStart > 0) Then
//   If (CurrentAccountBalance <= BalanceAtStart * (1 - DaysInStrategy/RepaymentTrajectoryLength)) Then
//     this = TRUE;
//   EndIf
// EndIf

```

ScoreCards:

ScoreCard	Field	Range	Score	Unexp	Reason Code	Reason String
c001: allgbwts - uddl	Parent Type	"n"	3		RC1	Multiple Delinquencies
	- new auto	"u"	4		RC2	Multiple DUIs
	- used auto	"a"	0		RC3	Too Young
	- unkn auto	"b"	10		RC1	Multiple Delinquencies
	- boat/rv/cycl	"c"	-9		RC2	Multiple DUIs
	- home/land	"m"	-1		RC3	Too Young
	- misc	"?"	0		RC1	Multiple Delinquencies
	NO INFORMATION		0	x	RC2	Multiple DUIs
	All Other					
	ExclusionReason					
	- resid	"n"	4		RC1	Multiple Delinquencies
	- owns buying	"u"	0			
	- rents	"a"	6			
	- misc	"b"	-5		RC1(1) RC2(2) RC3(3)	
	NO INFORMATION		-5	x		
	All Other					
	- cus_cksy					
	- fin_mfg					
	- cc_ref					
	- debt_rat					
	- tm_hle					
	- inc_no					
	- sats_no					
	- first_flg					
	- age_2					
c002: allgbwts - uddl						
c003: allgbwts - uddl						
c004: allgbwts - uddl						

Map to Field

Specify reasons

Fig. 7

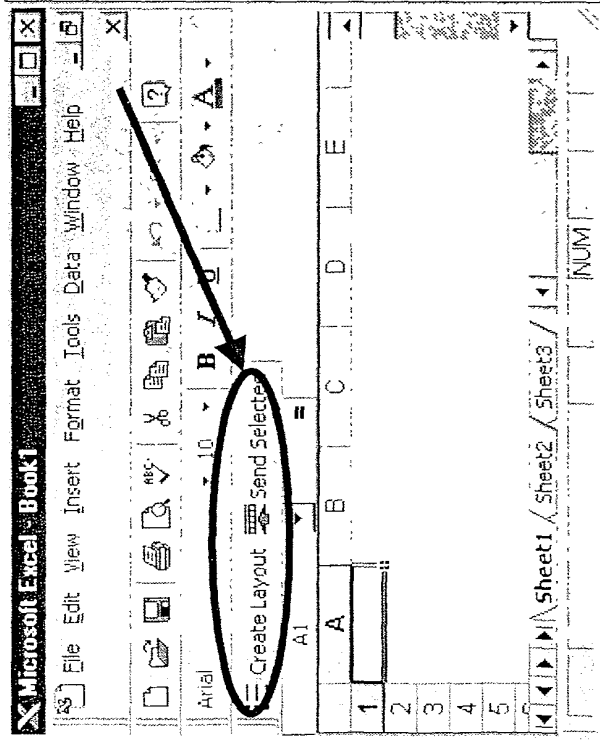


Fig.  
10

A	B	C	D	E	F	G	H
4	Project:	mjl - Demo Credit Application					
5	Layout Created	2/2/99					
6							
7							
8							
9							
10	<b>Input Data</b>						
11	Label	Composite Domain	Base Type				
12	BirthDate	Integer	Integer				
13	HomeOwnership	Integer	Integer				
14	MonthlyHousing	Integer	Integer				
15	YearsResiding	Integer	Integer				
16	PositionCode	Integer	Integer				
17	YearsOnJob	Integer	Integer				
18	MonthlyIncome	Integer	Integer				
19							
20							
21	<b>Expected Data</b>						
22	Label	Composite Domain	Base Type				
23	RiskScore	Integer	Integer				
24	RevenueScore	Integer	Integer				
25	FirstOffer	String32	String				
26	SecondOffer	String32	String				
27	ExclusionReason	String32	String				
28	ThirdOffer	String32	String				
29	FourthOffer	String32	String				
30	FifthOffer	String32	String				
31	RandomDigit	Integer	Integer				
32							
33	<b>Output Data</b>						
34	Label	Composite Domain	Base Type				
35	RiskScore	Integer	Integer				
36	RevenueScore	Integer	Integer				
37	FirstOffer	String32	String				
38	SecondOffer	String32	String				
39	ExclusionReason	String32	String				
40	ThirdOffer	String32	String				
41	FourthOffer	String32	String				
42	FifthOffer	String32	String				
43	RandomDigit	Integer	Integer				
44							

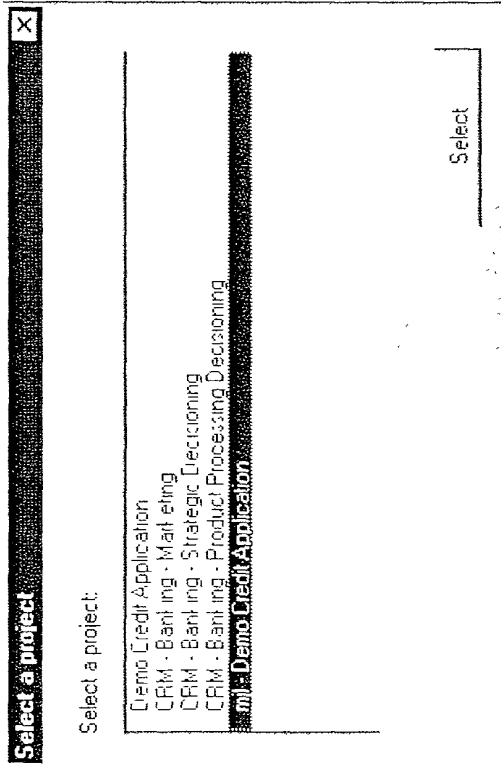




Fig. 12

SYSTEM PROJECT REPORTS PAGE

## Project Report Selection

Demo Credit Application, version 0.1

Inventory



Data Domains



Data Structures



Expression Sequences



Segmentation Trees



Workflow Lists



User Defined Functions

Input/Output

Input Layout

Output Layout

Integrity

Integrity Review

Workflow



Workflow Outline Tree

Testing

Bulk Testing

Credit Transaction Authorization															
<div style="border: 1px solid black; padding: 5px;"> <b>Transaction Data</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Account Number</td> <td style="width: 40%; border-bottom: 1px solid black;">5434 3432 4489 4343</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td>Amount</td> <td style="border-bottom: 1px solid black;">605.00</td> <td colspan="2"> <input checked="" type="radio"/> Purchase   <input type="radio"/> Cash                 </td> </tr> <tr> <td>Merchant SIC</td> <td style="border-bottom: 1px solid black;">1044</td> <td colspan="2"></td> </tr> </table> </div>				Account Number	5434 3432 4489 4343			Amount	605.00	<input checked="" type="radio"/> Purchase <input type="radio"/> Cash		Merchant SIC	1044		
Account Number	5434 3432 4489 4343														
Amount	605.00	<input checked="" type="radio"/> Purchase <input type="radio"/> Cash													
Merchant SIC	1044														
<div style="border: 1px solid black; padding: 5px;"> <b>Account Data</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Credit Limit</td> <td style="width: 20%; border-bottom: 1px solid black;">3000</td> <td style="width: 20%;">Current Credit Balance</td> <td style="width: 20%; border-bottom: 1px solid black;">1603.22</td> </tr> <tr> <td>Cash Limit</td> <td style="border-bottom: 1px solid black;">1000</td> <td>Current Cash Balance</td> <td style="border-bottom: 1px solid black;">540.00</td> </tr> <tr> <td></td> <td></td> <td>Days Past Due</td> <td style="border-bottom: 1px solid black;">0</td> </tr> </table> </div>				Credit Limit	3000	Current Credit Balance	1603.22	Cash Limit	1000	Current Cash Balance	540.00			Days Past Due	0
Credit Limit	3000	Current Credit Balance	1603.22												
Cash Limit	1000	Current Cash Balance	540.00												
		Days Past Due	0												
<div style="border: 1px solid black; padding: 5px;"> <b>Score Data</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Bureau Score</td> <td style="width: 20%; border-bottom: 1px solid black;">478</td> <td style="width: 20%;">Behavior Score</td> <td style="width: 20%; border-bottom: 1px solid black;">456</td> </tr> </table> </div>				Bureau Score	478	Behavior Score	456								
Bureau Score	478	Behavior Score	456												
<div style="display: flex; justify-content: space-between; align-items: center;"> <span><input type="checkbox"/> Send Request Error</span> <div style="border: 1px solid black; padding: 5px; text-align: center;">             Submit         </div> <div style="border: 1px solid black; padding: 5px; text-align: center;">             Reset         </div> <div style="border: 1px solid black; padding: 5px; text-align: center;">             Batch &gt;&gt;         </div> </div>															
<div style="border: 1px solid black; padding: 5px;"> <b>Authorization Results</b> <table style="width: 100%; border-collapse: collapse; margin-top: 20px;"> <tr> <td style="width: 30%;">Shadow Credit Limit</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td>Shadow Cash Limit</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td>Exclusion Reason</td> <td style="border-bottom: 1px solid black;"></td> </tr> </table> </div>				Shadow Credit Limit		Shadow Cash Limit		Exclusion Reason							
Shadow Credit Limit															
Shadow Cash Limit															
Exclusion Reason															

Fig. 13a

**Credit Transaction Authorization**

Transaction Data

Account Number: 5434 3432 4489 4343

Amount: 605.00 ☒ Purchase ☐ Cash

Merchant SIC: 1044

Account Data

Credit Limit: 3000 Current Credit Balance: 1603.22

Cash Limit: 1000 Current Cash Balance: 540.00

Days Past Due: 0

Score Data

Bureau Score: 478 Behavior Score: 456

☐ Send Request Error

Authorization Results

✓ **APPROVE**

Shadow Credit Limit: 4200.00

Shadow Cash Limit: 1000.00

Exclusion Reason:

Fig. 13b

Fig. 14a

Customer Interaction Entry Pad		Recommendations						
<p>Keywords</p>		<p>Recommended Products</p>						
<p>Triggers Selection List</p> <table border="1"> <thead> <tr> <th>Pat Type</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Request Credit Limit Increase</td> </tr> <tr> <td><input type="checkbox"/> Request Fee Waiver</td> </tr> <tr> <td><input type="checkbox"/> Request Account Closing</td> </tr> <tr> <td><input type="checkbox"/> Request Other</td> </tr> </tbody> </table>		Pat Type	<input type="checkbox"/> Request Credit Limit Increase	<input type="checkbox"/> Request Fee Waiver	<input type="checkbox"/> Request Account Closing	<input type="checkbox"/> Request Other	<p>Recommended Actions</p>	
Pat Type								
<input type="checkbox"/> Request Credit Limit Increase								
<input type="checkbox"/> Request Fee Waiver								
<input type="checkbox"/> Request Account Closing								
<input type="checkbox"/> Request Other								
<p>Customer Data</p> <p>Customer ID: 0002</p> <p>Risk Score: 478      Revenue Score</p>		<p>Script</p> <p>Still need more Information.</p>						

Customer Interaction Entry Pad



Keywords

Rich

Triggers Selection List

Part Type

- ☒ Request Credit Limit Increase
- ☐ Request Fee Waiver
- ☐ Request Account Closing
- ☐ Request Other

Customer Data

Customer ID 00002

Risk Score 478 Revenue Score

Recommendations



Recommended Actions

Up Sell

Recommended Products

Equity Investment  
Mutual Fund  
Refinancing

Script

Let's make a deal.

Fig. 14b

00032076 100504

705997 " 74.3" 10.00

Status	Logoff	Project List	Report List	Refresh Project
Expand All	Show Nodes	Visio® Remote	Refresh Stats	

### Workflow Outline Tree Report

CRM Demo, version 0.1

ID	Item
1	Main Process
2	[1] Triggers
3	Credit Limit Increase Include
5	Fee Waiver Include
7	Account Closing Include
9	Other Include
11	Exclude Exclude
14	[2] Segment If Included
15	Segment Market Segment
16	[1] Customer-based Market Segme
17	Hidden Vein Roll the Dice Produ
33	Free Nuggets Pick em up Produ
48	Fool's Gold Drop em
63	Sand Flecks Turn em On or Drop
78	Not Assigned Exclude
81	Excluded Exclude
84	[3] Marketing Channel Selection

TOP

Fig. 15

## Workflow Outline Tree Report

Demo- Accounts Receivable Management, version 0.1

ID	Item
1	[-] Account Management Workflow
2	+ [1] Exclusions
11	+ [2] Assign Random Digit Group
16	[-] [3] Transaction Traffic Control
17	+ [3] Already Excluded Set No Strategy
19	+ [3] Current Strategy Assigned Copy Current To A
21	[-] Assign a Strategy Assign the Strategy
22	+ [1] Strategy Assignment
23	+ [1] Excluded Set No Strategy
25	+ [1] Low \$ Set Strategy 100
27	+ [1] High \$ Set Strategy 200
29	+ [1] Low \$ Set Strategy 300
31	+ [1] Champion 90% Set Strategy 400
33	+ [1] 1st Challenger 5% Set Strategy 401
35	+ [1] 2nd Challenger 5% Set Strategy 402
37	+ [1] Medicare Set No Strategy
39	+ [1] Commercial Set No Strategy
41	+ [1] Other Set No Strategy
43	+ [1] Outpatient Set No Strategy
45	+ [1] ER Set No Strategy
47	+ [1] Other Set No Strategy
49	[-] [4] Strategy Execution
50	+ [4] Already Excluded Set No Strategy
52	+ [4] Not Assigned Set No Strategy
54	+ [4] On repayment Trajectory Set No Strategy Step
56	+ [4] At Day 0 Action At Day 0
58	+ [4] At day 30 Action at Day 30
60	+ [4] At day 90 Action at Day 90

Fig. 16

Status	Logoff	Project List	Report List	Refresh Project
Expand All	Show Nodes	Visio® Remote	Refresh Stats	

## Workflow Outline Tree Report

LifetimeValueScore Initial, version 0.1

ID	Item
1	[-] Root Result List
2	[+] [1] Generate Characteristics
3	[-] [2] ScoreSegmentation
4	[+] 0 ExcludeBadAge
6	[+] Less < 21 ExcludeTooYoung
8	[+] >= 21 DoScore

TOP

Fig. 17

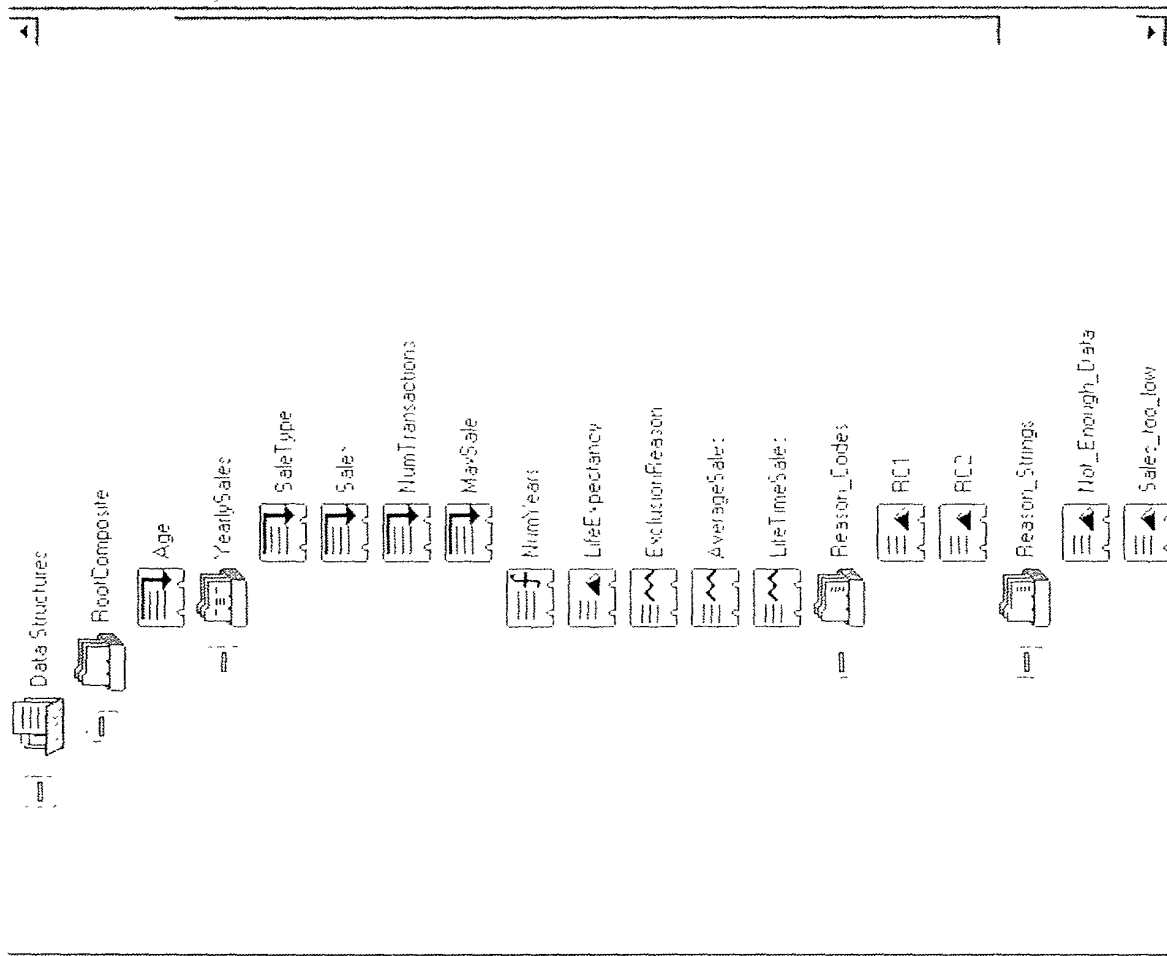


Fig. 18